




Multifamily Housing Case Studies:
A RHIP Training Program

Multifamily Housing Case Studies


A RHIP Training Program





Pre-Training Self Test

- While you are waiting take the pre-training self test
 - A learning tool for you
 - Not a test to be graded by others
- 10 questions related to Module 3 topics
- Complete without looking at the training materials.
- Time required: About 15 minutes





Introductions

- Trainers and Facilitators
- Participants





Reasonable Accommodation

- We are committed to ensuring full access to participation
- If you need accommodation for a disability, please let the trainer/facilitator know






Housekeeping




- Start and ending times
- Breaks
- Rest rooms
- Personal comfort
- To-Do List
- Materials






Ground Rules & Opportunities


- **Ground Rules**
 - Ask questions, but share the floor with your fellow participants
 - Focus on the topics covered in this module
- **Opportunities**
 - Gain insight into non-technical issues that affect rent and subsidy determinations
 - To identify owner deficiencies in data collection and analysis






About the Participant Manual

- Designed for multiple purposes:**
 - A course book for this class
 - A self-study training manual for individual learners
 - A reference book
- Trainer Manual is available for those who want to conduct training sessions**




Interview Guide for Owners

- Other modules are based on Handbook 4350.3 REV-1**
- This module is based on *A Guide to Interviewing for Owners of HUD-Subsidized Multifamily Housing Programs* (Appendix 4)**




Overview


- Module 3 focuses on non-technical aspects that affect rent and subsidy determinations**
- Not always one correct answer for same situation. Focus is on ideas and strategies that work**



Module 3 Training Objectives


- **Participants will be able to:**
 - Understand how effective interviewing contributes to correct eligibility, rent and subsidy determinations
 - Understand the owner responsibilities for obtaining complete and accurate information
 - Identify competencies that are required to be an effective interviewer





Training Objectives


- **Participants will be able to:**
 - Prepare and apply a planned methodology to the interview process
 - Learn a variety of questioning techniques
 - Understand what to do and to avoid when interviewing persons with disabilities
 - Understand how to apply listening techniques to encourage communication

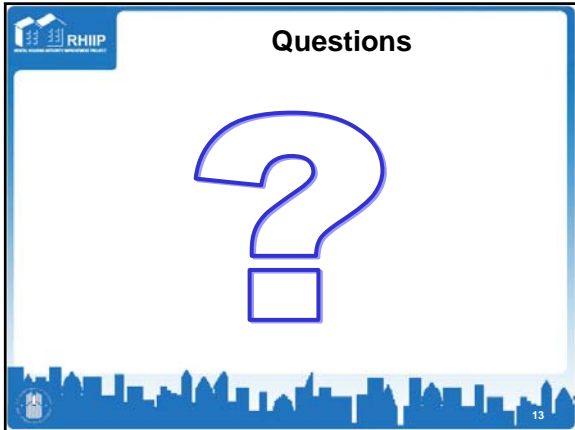




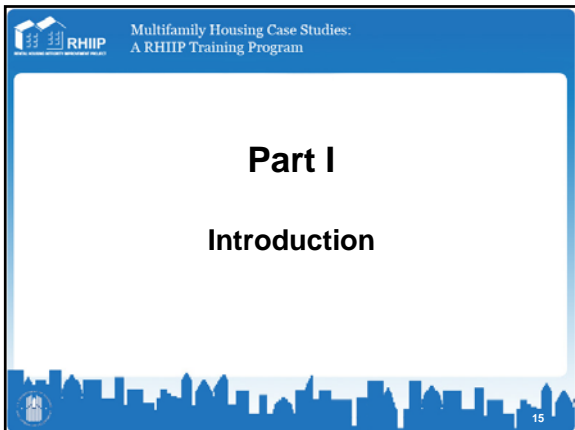
What to Expect in Module 3


- **Agenda**
- **Organization of the Module**
- **Format: Lecture, Ideas, Discussion, Case Studies, Resources and Tools**
- **Case studies**
- **Pre and post training self tests**













Owner Responsibilities


- **Owners must ensure that each unit is occupied by a family that:**
 - Is eligible
 - Pays the correct amount of rent
 - Lives in a unit of the correct size






For this to Happen


- **The family must provide the correct information**
- **The owner must interpret the information provided correctly**
- **The owner must correctly verify information and apply HUD rules**






To Get Correct Information


- **The family must:**
 - Understand the information needed
 - Be willing and able to provide it
- **The owner must provide data collection tools that enable the family to report**
- **Interviewer must have skills to elicit information and provide assistance to family**





Verification and Analysis

- Owner must comply with HUD verification requirements, including consent
- Owner must have effective data collection and verification forms
- Staff must be able to effectively obtain information from verification sources






Correct Application of HUD Rules and Policies

- Owners must develop systems: policies, formats, forms and questions that reflect HUD requirements
- Must follow HUD requirements fairly and consistently
- Knowing the rules is not enough. The rules can be applied only if the interviewer collects the needed information






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Part II

Keys to Successful Interviews





Keys To Successful Interviews

- **Good interviewing skills apply to both formal and informal interactions**
- **To be successful owners must have:**
 - Qualified Interviewers
 - Effective Forms and other “tools”
 - An effective interview methodology


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Role of the Interviewer

- **Professionalism is key**
- **Interviewer should be professionally attired, fair in dealings**
- **If biased or judgmental, will get less cooperation**



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Interviewing Competencies


- **Verbal communication skills**
- **Interpersonal rapport-building skills**
- **Information-gathering skills**
- **Listening skills**
- **Analytical and interpretive skills**
- **Knowledge and ability to apply HUD regulations and owner policies**


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HUD-provided Interview Tools

- HUD-9887: Notice and Consent
- HUD-9887-A: Applicant/Tenant Consent
- HUD-9887 Fact Sheet
- HUD-50059 Format
- Lead Based Point Disclosure
- Resident Rights and Responsibilities Brochure






Recommended Owner Data Collection Tools


- Initial and Annual Certification Forms
- Verification forms
- Interim change reporting form
- Fraud reporting form






C.A.V.E. Principle


- Collection of complete information
- Analysis of the information obtained
- Verification of the information
- Education of applicants and tenants about the program
- Consistent collection, analysis, verification & education = Correct results






Introduction to Methodology

- **Phase I: Transition to the interview**
- **Phase 2: Information gathering**
- **Phase 3: Data analysis**
- **Phase 4: Closing the interview**






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Part III

Guidelines for Interviewing






How Interviews Are Structured


- **Two common options**
 - Family completes application in advance
 - Interviewer completes application during the interview
- **Both have advantages and disadvantages**






Completion in Advance


- Upside:**
 - Saves time
 - Application is in applicant's handwriting
- Downside:**
 - Applicant may not have understood
 - Interviewer may be less thorough


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Completion During Interview

- Upside:**
 - Interviewer can explain questions, ask more comprehensive questions and observe reactions
- Downside:**
 - More time-consuming
 - Application not in applicant's own handwriting


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Two Key Interviews


- Initial Certification**
 - Most critical – determines eligibility and sets tone
 - Attitude, behavior and level of interest by interviewer are key
- Annual Recertification**
 - Opportunity to compare old and new data
 - Discrepancies present opportunity to ask additional questions



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Preparing For The Interview

- **Have an interview plan**
 - Pre-determined sequence of events
 - Use a checklist to ensure consistency
 - Review known information
 - Have all possible verification forms available



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Part IV

Conducting the Interview



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The 4 Phases of the Interview

- **Phase I: Transition to the interview**
- **Phase 2: Information gathering**
- **Phase 3: Data analysis**
- **Phase 4: Closing the interview**



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Phase I

Transition to the Interview


- Purpose is to provide information, not ask questions
- Sets the tone
- Prevents misunderstandings
- Establishes trust and confidence
- Establishes rapport



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Phase I Steps


- Greeting and warm-up
- View legal identification
- Provide an overview of program
- Explain types of information applicant to provide
- Explain how information is used and maintained...


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Phase I Steps (cont)

- Explain how information is verified
- Explain importance of complete and accurate information
- Explain consequences of false or incomplete information
- Ensure that everything has been understood


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Case Study 1


Interview Transition Checklist



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Case Study 1: Assignment

- Prepare an interview checklist for the transition to the interview that covers what an owner should do and the points the owner should explain for an initial eligibility interview.
- Include as many points as you can.



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Case Study 1: Answers

[See Page 3-97 of the manual]


- Friendly business-like greeting
- Explain the purpose of the interview and approximately how long it will take
- Explain the interviewer's role



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Case Study 1: Answers


- Request an acceptable form of legal identification
- Provide an overview of the eligibility and screening process
- Explain the types of information that applicants are required to provide



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Case Study 1: Answers


- Explain:
 - How the information will be used (to determine eligibility and rent only)
 - How information will be maintained
 - Way that information will be verified
 - The importance of complete and accurate information and consequences
- Ensure that everything has been understood



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Phase 2: Information Gathering


- **The body of the interview**
- **All circumstances affecting eligibility are explored**
- **Comprehensive application form essential**



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Phase 2: Information Gathering


- Review application for completeness
- Ask all questions on application, leave nothing blank
- Make file notations as needed
- Avoid N/A in response to yes/no questions
- Don't assume anything
- Avoid negative body language






Phase 2: Information Gathering


- Take care of technical issues:
 - All forms signed and dated
 - Obtain declaration of citizenship and related forms
 - Explain the screening procedures
 - Obtain SSN documentation






Phase 3: Information Analysis

- Evaluate information to determine:
 - What must be verified
 - What additional information is needed
 - What additional documents are needed
 - What facts require further explanation
 - What consent forms must be signed







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Case Study 2


Analyzing Interview Situations



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Case Study 2: Assignment

- 4 questions, read and answer each
- When you are asked to write the question(s) that an interviewer would ask, please write the questions verbatim, just as you would ask them



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Case Study 2: Question 1

“My daughter does not live with me all of the time”

- Questions to ask - two suggestions:
 - “In the course of a 12 month period, how many months does your daughter live with you?”*
 - “What do you mean by ‘all of the time’?”*


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Case Study 2: Question 1

- **Why that particular question?**

We don't know what the applicant means by "all of the time".

The applicant could mean that she has joint custody, no custody, or that the daughter visits the ex-spouse or other family member periodically.



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Case Study 2: Question 1

- **What is the housing issue?**

The housing issue is family composition.

Should the daughter be counted for the purpose of unit size and deductions from income?



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Case Study 2: Question 2


"I don't want to sign that authorization form."

- **What should the interviewer's response be?**

"Is there any particular reason why you are not willing to sign the authorization form?"



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Case Study 2: Question 2


- Explain Your Answer**


Avoid jumping to the conclusions that the person is hiding something

The interviewer should ask for the reason and help the applicant understand the form

If the applicant still refuses to sign it, the interviewer should explain consequences:

 - Denial of admission or termination






Case Study 2: Question 3


- What should the interviewer do if an applicant provides a driver's license that appears to have been altered?**

Ask: *"What other type of legal identification do you have?"*

Explain that an unaltered form of ID is required


Avoid any debate about how or by whom the document was altered






Case Study 2: Question 4

- Applicant reports:**
 - \$300 in monthly income
 - \$950 in currently paid monthly expenses
- What could you ask to resolve this discrepancy without sounding aggressive, disbelieving, and without appearing confrontational?**







Case Study 2: Question 4

- Suggested Primary Question:**

“Ms. X, we have most of the information that we need to process your application. However, there is one problem. You have stated that your income is \$300 per month and that last month \$950 in living expenses were paid. Please explain how you were able to pay the additional \$650.”


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Question 4: Answer


- Suggested Secondary questions:**

“Does someone outside of the family pay for any of your expenses?”

“Does anyone outside of the family give you money regularly?”


“Let’s review the HUD definitions of income again, because we need to account for the difference between your income and expenses.”



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Phase 4: Closing the Interview

- Clarify what is going to happen next**
 - Provide written instructions and deadlines
 - Answer additional questions, if needed
 - Provide appropriate HUD fact sheet
 - Advise that final decision made after verification received


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Resolving Discrepancies

- Owners must resolve differences between family provided information and 3rd party sources
- Owners should develop standards/process
 - Don't assume family provided false information
 - Be prepared to discuss with 3rd party
 - May require more documents
 - Document basis for decision




Common Interviewing Mistakes

- Not allowing enough time
- Failing to set ground rules & establish rapport before starting paperwork
- Communicating distrust
- Failing to *listen*
- Focusing on the paperwork, not the person
- Failing to control the process (no plan)




Listening


- **Passive listening**
 - Shows intent to listen, but is not proof of understanding
 - Encourages person to communicate
 - Examples:
 - Eye expressions
 - Facial expressions
 - Leaning forward



Listening


- **Active listening**
 - Provides frequent feedback with specific information
 - Person can correct or validate message
 - Examples:
 - *So what you are saying is.....*
 - *Let me see if I understand that. What you mean is.....*






Pacing


- **The subtle mirroring of characteristics of the speaker**
- **Creates a shared experience that reduces differences**
- **Poor communicators emphasize differences**
- **Effective communicators find the common ground**






Pacing


- **Examples of pacing:**
 - Match rate of speech; adjust your volume to match theirs
 - Use similar words or phrases
 - Approximate gestures (without mimicking)
 - Approximate general posture
 - Take care not to be condescending or obviously “fake”






Body Language

- Tendency to read body language is universal
- Ensure that your body language matches your words
- 55% of face-to-face communication is based upon what we see
- 38% based on the sound
- 7% based on the meaning of the words







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Part V


Questions As Interview Tools






Questions Matter


- The way a question is framed and worded directly affects the quality of information obtained
- This part discusses typical questions types and how they are used as well as questions to avoid






Open Questions


- **Used to obtain explanations and encourage discussion.**
- **Examples:**
 - “Please tell me about...”
 - “Can you describe how you....?”
 - “Could you explain....?”






Closed Questions


- **Designed to obtain a specific fact or a yes/no answer. Used to close a topic.**
- **Examples:**
 - “Where do you work?”
 - “Do you have any other investments?”
 - “What is your savings account number?”






Probing Questions


- **Used when additional information is needed**
- **Examples of types of probing questions are:**
 - **Clarifying:** An attempt to learn the meaning of a response
 - **Expanding:** Seeking new information to build on a previous statement






Probing Questions


- **Resolving Discrepancies:** Probing questions are needed to resolve discrepancies
- **The interviewer is responsible for pointing out statements that conflict with a previous statement**






Questions to Avoid


- **Leading questions**
 - “You don’t have any income, do you?”
- **Double-Negative questions**
 - “You didn’t forget to not report something did you?”






Questions to Avoid


- **Complex/multiple questions**
 - “Do you have a checking or savings account and what other income do you receive?”
- **Questions that use jargon or technical terms**
 - “Do you anticipate allowable medical expenses during the initial certification period?”






Question Sequencing


- Some topics are too broad to cover with just one question
- Sequencing is used to eliminate all possibilities within a specific topic in the interview by asking progressive questions






Asking Questions about Income

- Some application forms ask only one or two questions about income
- Examples of other questions that should be asked:
 - “Did you or any family member file a federal or State income tax return last year?”
 - “Does anyone outside of your household pay for any of your bills or expenses?”







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Case Study 3


Part of an Interview with Ms. Marsh






Case Study 3: Assignment


- Read the excerpt from the Marsh interview and then answer the questions.
- Remember this is an excerpt, not an entire interview.
- Don't consider what might occur or be missing from the rest of the interview






Case Study 3: Question 1


- Did the owner have an interview plan?
The owner did not appear to have an interview plan
Two obvious indicators:
The owner did not provide Ms. Marsh with any information about the interview process
The owner scheduled the interview 30 minutes before office closed, not really providing enough time for the interview






Case Study 3: Question 2

- Missed Opportunities?
Additional questions regarding applicant's ex-husband breaking into her apartment
Given her sense of urgency to move... was she being evicted from her apartment?
Secondary questions about the regularity of child support payments







Case Study 3: Question 2

- Missed Opportunities (cont)?**

Owner could have followed up when Ms. Marsh said there were questions she didn't understand

More questions about applicant's record keeping of income when she said "most people pay me in cash"


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Case Study 3: Question 2


- Missed Opportunities (cont)?**


Ms. Marsh showed concern about cost of utilities

 - Owner could have asked if she had a problem paying utilities at current apartment

She said income from sewing was "pretty much" her only income


 - Owner should have asked what that meant and pursued other income sources



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Case Study 3: Question 3

- List one question that the owner asked that was not effective.**
- Explain your answer.**


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Case Study 3: Question 3


- Ineffective Questions**

“You don’t have a lot of domestic disturbances, do you?”

 - This is a leading question suggesting that the “right” answer is “yes”

“So you’ve got that all resolved now?”


 - Another leading question



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Part VI

Interviewing Persons With Disabilities



Reasonable Accommodation


- Owners have an affirmative obligation to make properties and services accessible.**
- A Reasonable Accommodation is:**
 - An adjustment, exception or change to a program, service, dwelling unit or building that will allow a person with a disability to participate fully in the program.*



Reasonable Accommodation


- **Applicants should be asked if an accommodation is needed**
- **Examples of accommodations:**
 - Permitting an applicant with a disability to apply by mail
 - Permitting service animals, even in a no-pets complex






Interviewing Persons With Disabilities


- **Must not ask if an applicant is “disabled”**
- **May ask if applicant:**
 - Requires modification to the unit
 - Claims a disability for purposes of qualifying for a preference for an accessible unit or for deductions from income






Deaf or Hard of Hearing


- **Ask person to choose place to sit where he or she will be comfortable**
- **Speak directly to the person, even when a sign language interpreter is used**
- **If he or she reads lips, speak slowly. Keep hands away from mouth**
- **Don’t shout**






Blind or Vision Disability


- Always identify yourself and anyone who may be with you
- Let person know when you need to move locations or end the conversation
- Allow service animals. Do not pet or otherwise distract a service animal





Speech-related Disabilities

- Phrase questions so they can be answered with short responses
- Give total attention to person. Ask for clarification, if needed
- Be patient and wait for entire response






Mobility Impairments

- If a person uses a wheelchair, cane or crutches
 - Find location where you can sit down and be at eye level
 - Make sure site is accessible
 - Don't lean against a wheelchair







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Part VII


Questions on Application and Recertification Forms



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Forms


- Application and recertification forms are the paper trail
- They should list all income and expense items categorically
- This Part list examples of questions that could be included on application and recertification forms



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Primary and Secondary Questions

- **Primary questions:** Should be direct and require an affirmative declaration or denial (Yes or No)
- **Secondary questions:** Ask for an expansion of the response to primary questions



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Examples

- Primary question:**


“Do you or any family member have a savings account?” Yes__ No__
- Secondary question(s):**
 - “Which family member?”*
 - “What is the account number?”*
 - “What is the balance in the account?”*



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Sample Questions


- Income primary questions
- Asset primary question
- Expense primary questions
- Elderly or Disabled family questions
- Screening primary questions
- Program integrity primary questions
- Additional questions



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Group Activity

- Review categories of primary questions
- Discuss the secondary questions that would be asked if the applicant’s response is “yes”



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Part VIII


Zero Income Families


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Reasons for Zero Income


- **Not all situations are alike**
- **Different approaches are needed based upon the situation**
- **Some families:**
 - Have zero annual income due to income exclusions.
 - Have zero adjusted income because of deductions from income.


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More Reasons


- **Other families temporarily have zero income due to an adverse situation**
- **Some families report zero income for extended periods of time.**
 - This situation is the one of most concern.


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Identifying Inconsistencies


- **Owners should look for inconsistencies that suggest unreported income**
- **For example, a family reports zero income, but:**
 - The family has active utility/telephone service
 - A credit report shows that loans and other accounts are paid current, or
 - The family's life style is incompatible with the claim of zero-income



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Current Expense Analysis


- **One technique is a current expense analysis**
- **Captures expense data on application and recertification forms**
- **Determine if each expense is paid current**
- **Compare to reported income**
- **Discuss discrepancies, if any**



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Caution


- **Cannot count a paid expense item as “income” for purposes of anticipating income**
- **Only used for comparison to reported income**
- **Practices should be addressed in owner’s operating policies**


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**Additional Techniques**

- Have the family complete a survival statement certification at regular intervals
- Verify beyond what the family discloses such as TANF or unemployment benefits
- Obtain a credit bureau report to determine if there are indicators of current financial activity

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Part IX
Policy Issues

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**Policy Issues**

- There are 2 areas in which owners should consider adopting local policies:
 - Local qualifications for admission, and
 - How owners will follow up on indicators of misrepresentation and fraud


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Local Qualifications For Admission


- Requiring certain documents and information at admission may help to detect unreported income
- Requirements should be addressed in Tenant Selection Plan






Examples of Local Requirements


- **Divorce decrees and other court orders**
 - Alimony, child support, other maintenance
 - Custody of minors
 - Property settlement
- **Income tax returns**
 - Not required by HUD
 - Recommended from any family member that submitted a return






Policies Related to Fraud


- **Fraud definition**
 - *The intentional false misrepresentation or concealment of a material fact for the purpose of inducing another to act on it to his or her injury*
- HUD's OIG recommends that agencies develop a fraud policy






Fraud


- If an applicant misreports earned income, they will probably deny that they filed an income tax return for the previous year.
- If the unreported earnings are discovered at a later date, this denial strengthens the case.
- The more false statements on the application, the easier it is to establish that fraud occurred.






Fraud Policy Should State...


- That management is responsible for preventing, detecting and reporting fraud
- Who is responsible to investigate suspected fraud
- What constitutes fraudulent activities (including management and employees)






Fraud Policy Should State...

- When fraud or related criminal activity is suspected the situation will be reported to the OIG.
- That the person in charge has authority to take control and examine records







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Part X


Summary


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Summary

- **Technical knowledge of the HUD rules and policies alone is not enough.**
- **Need effective interviews to collect the information to which the HUD rules and policies must be applied.**
- **Must have staff with the right skills, using the right tools with the right attitude.**


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The Right Skills

- **High competence requires skill acquisition and a planned methodology**
- **Staff need the training and opportunity to develop those skills**


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The Right Tools

- Effective application and recertification forms
- Effective verification forms
- Effective procedures
- Well conceived policies


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The Right Attitude

- High level of interest
- High level of sincerity
- High standards of professionalism


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Case Study 4


A Different Type of Interview


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Case Study 4: Background


- At her last annual recertification, Carol L. reported only a TANF grant of \$490 per month for her two children and no assets
- She also reported that she had been separated from her husband for 3 years






Case Study 4: Background


- Last week, Carol L. reported:
 - Family composition: Self and two minors, ages 8 and 10
 - Income: Sporadic earnings from clerical work through a temp service during the past several months and no other income
 - TANF payments were terminated in September due to the expiration of eligibility time limits
 - No assets






Case Study 4: Background


- Upon verification:
 - The temp service reported that she had registered with them in June, but had not taken any temporary assignments
 - The welfare department reported that her TANF case was closed in April, but did not state a reason






Case Study 4: Situation

- **A week later ..Robert (Carol's husband) stated:**
 - He had been living for past 3 years and moved out last month
 - She had been employed at the same landscaping business where he works for over two years
 - Carol's TANF grant was terminated for fraud



Case Study 4: More Info

- **Robert also states:**
 - He has been granted temporary custody of the children and was suing her for divorce
 - He can prove he was living with Carol
- **Robert L. makes an appointment to see the owner**
- **The owner also schedules an appointment to meet with Carol L.**



Case Study 4: Assignment

- **Group activity**
- **Review and discuss the questions in assignment**



Post-Training Self Test

- For you – to measure what you have learned
- Answers in Attachment E
- Study the training materials for questions you miss

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Evaluation

Please help us improve our training
by filling out the evaluation form

Thank you!

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